

EXHIBIT A

Important Disclosure Information

Please understand this is a communication from a debt collector. This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

The records associated with the purchase from **BANK OF AMERICA** reflect that you are obligated on this account, which is in default with a Current Balance of **\$5,295.19**. As the owner of this account, but subject to the rights described below, Midland Funding LLC is entitled to payment of this account. All communication regarding this account should be addressed to MCM and not the previous owner.

Unless you notify MCM within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, MCM will assume this debt to be valid.

If you notify MCM, in writing, within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, MCM will obtain verification of the debt or a copy of a judgment (if there is a judgment) and MCM will mail you a copy of such verification or judgment.

If you request, in writing, within thirty (30) days after receiving this notice, MCM will provide you with the name and address of the original creditor.

If an attorney represents you with regard to this debt, please refer this letter to your attorney. Likewise, if you are involved in an active bankruptcy case, or if this debt has been discharged in a bankruptcy case, please refer this letter to your bankruptcy attorney so that we may be notified.

Please remember, even if you make a payment within 30 days after receiving this notice, you still have the remainder of the 30 days to exercise the rights described above.

*We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. No credit reporting will occur if the federal reporting period has expired.

Please send any correspondence relating to any credit reporting* of this account to:
MCM CREDIT REPORTING DEPARTMENT, 8875 Aero Drive, Suite 200, San Diego, CA 92123.
PLEASE RETAIN THIS ADDRESS FOR ANY ISSUES RELATING SOLELY TO THE CREDIT REPORTING OF YOUR ACCOUNT.

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728.

MAIL PAYMENTS TO: P.O. Box 60578, Los Angeles, CA 90060-0578

MAIL CORRESPONDENCE BUT NO PAYMENTS TO: MCM's business address at
8875 Aero Drive, Suite 200, San Diego, CA 92123

Return Mail Only - No Correspondence
mcm Dept. 12421
 PO Box 603
 Oaks, PA 19456

#BWNHLTH
#0000 0853 7011 4275#
SALIHA MADDEN
115 TARRYHILL WAY
WHITE PLAINS, NY 10603-2647

STATEMENT		
MCM Account #: 8537011427		Previous Balance: \$5,291.25
Original Account #: 4888931057893278		Interest Rate: 27%
Statement Date: 11-20-2010	Due Date: 01-04-2011	Accrued Interest: \$3.94
Current Owner: Midland Funding LLC	Original Creditor: BANK OF AMERICA	Current Balance: \$5,295.19
Due Date	Date Received	Transactions
01-04-2011	11-20-2010	The above-referenced account was purchased by Midland Funding LLC and is serviced by Midland Credit Management, Inc. ("MCM"). The balance of \$5,295.19 is due by 01-04-2011. Please direct all correspondence to: Midland Credit Management, Inc. P.O. Box 939019 San Diego, CA 92193-9019
		Current Balance: \$5,295.19

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